CHESTERFIELD SUMMIT ON AGING SESSION 4: HOUSING DESIGN & ACCESSIBILITY

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Description of the Session: Good home design, founded on ease of use and accessibility, enhances quality of life by enabling individuals to enjoy the full use of their residence as they age. For many people, their home either will not or will only "somewhat" meet their physical needs well as they grow older.

Outcome of the Session:

Current customer demographics: @ 71 years old, 50% couples, 50% singles - predominantly female.

Greatest-mobility challenge: steps.

New homes easier because essentially clean-slate. They can be built to needed specifications. Older homes can be retrofitted. Modifications include: widening doorways for access, changing door knobs to levers, making sure entrance is accessible and that individuals can get into and out of homes easily as well as move around once inside. Appliances and plumbing fixtures should be convenient to use.

Over the last 10-15 years, we are seeing growth of accessible housing around commercial property. The trend is to age-in-place rather than relocating to another state such as Florida.

Tri-Level homes are prevalent in area and the most difficult to retrofit because of their height. Oftentimes, crawl spaces can be 2-3 feet in height. If a wheelchair ramp is needed to an elevated exterior door, for every one foot in height, twelve feet in ramp length is required to be up to code.

For many of us, it makes sense to invest in existing structure. Sometimes individuals are worried about resale value if modifying home. Banks are not facilitating lending to retrofit older homes. Household income is usually low due to retirement and it is difficult to qualify for other type of loans. Reverse mortgages are available but older adults are often scared by them and the thought that they might lose their house.

Bathroom modifications include: grab bars, handheld shower nozzles, seats in tubs, higher toilets, and making bathroom door swing out rather than into bathroom. Roll-in showers are available but are more costly.

Kitchen modifications include: new ovens with knobs up front rather than in back, raising dishwasher heights & lowering microwaves. A dishwasher drawer is available too.

Bon Air – aging housing stock. Brandermill – 40 year old community, some renovations currently, not necessarily for aging in place. For example, a wider door might be desired to show stature not for accessibility concerns.

Mother-in-law suites – normally a "variance on occupancy" is needed. In Chesterfield, up to five different family members can live in a residence. The actual number of kitchens on a lot determines the number of residences. Two kitchens equal two residences. Preventing renting as opposed to caring for aging parents was probably the justification. It costs @\$1300 to schedule a hearing to be considered for an occupancy variance.

Mixed-use developments are becoming more popular. This economy is very difficult to do anything new profitably. Communities are a matter of money and scale for developers.

Historically, price of land & cost of building factors into final sales price, essentially what people are willing to pay for it. Currently, this equation is flipped and starts with what people are willing to pay and once land and building costs are considered, profits are negative for builders.

Typically, one's house is one's biggest investment. A lot of distressed assets and loans exist currently. Credit issues and foreclosures abound. The U.S. has a profit-driven system. It's not perfect and government provides guidelines. In the early 1980s and 1990s, the housing market went down and recovered fairly quickly. It is not recovering as quickly this time. We need to consider if hard measures or more protracted measures are better to clear the distressed assets. As buying power declines, there will be an increase pool of renters. We will also see more generations under one roof like college graduates back at home or aging parents living with adult children.

Locally, two-thirds of the builders active five years ago are gone. Some measures like the First-Time Home Buyers Tax Credit helped or maybe just time-shifted the purchase of a home. It didn't necessarily create a new demand just moved it a few years earlier.

Consumer Education – universal design, energy-efficiency standards. For example, geothermal measures pays for itself over time but carries more up-front costs. New insulation values will provide greater energy efficiency. In addition, "ANCI" standards are also stricter than ADA standards. Virginia's Building Code is always in effect.

Consider "Visit-ability" – can guests easily gain entry? Floor coverings such as thick-piled carpet can impede mobility for individuals in wheelchairs or those that shuffle in walking.

Overall, it costs about 15% more in design to plan for accessibility. Individuals must consider the cost in regards to the value over time. If you will be there for the next twenty years make sure you have what you need in place. If you are 50, plan for the needs of a 70 year old. If you are 60, plan for the needs of an 80 year old.